

## Frequently Asked Questions

What is the current tax rate?

When are tax bills mailed and payments due?

Where should I mail my tax payment?

What should I do in the event I do not receive my bill?

What happens if I do not pay my bill on time?

Why should I pay interest on a late payment if I never received my bill?

What do I need to do if my mortgage company pays my taxes?

What is the Community Preservation Surcharge Amount on my tax bill?

What is the current tax rate?

The tax rate for fiscal 2012 is \$16.24 per thousand of assessed value. This is the rate for both commercial and residential property.

When are tax bills mailed and payments due?

Payments are mailed twice per year for Real Estate and Personal Property. The first and second quarters (preliminary tax) will continue to be sent out together on June 30<sup>th</sup> of the year, and the third and fourth quarters (actual tax) will now be sent out **together** on December 31<sup>st</sup>, of the year. **Please be sure to retain your bills in a safe place and make a note as to when they are due.**

### PAYMENTS DUE

1<sup>st</sup> Quarter (Preliminary) pays for July, August & September

Bills Due: August 1<sup>st</sup>

2<sup>nd</sup> Quarter (Preliminary) pays for October, November & December

Bills Due: November 1<sup>st</sup>

3<sup>rd</sup> Quarter (Actual) pays for January, February & March

Bills Due: February 1<sup>st</sup>

4<sup>th</sup> Quarter (Actual) pays for April, May & June

Bills Due: May 1st

### Where should I mail my tax payment?

Town of Harvard  
13 Ayer Road  
Harvard, MA 01451

Please make checks payable to the Town of Harvard. If you do not have the payment portion of your bill, (remit copy) please include the address of the property for which you are paying, the owner's name and parcel ID, if known. To obtain a receipt, send a self-addressed, stamped envelope with both the payment, payment coupon and receipt portion of your bill.

### What should I do in the event I do not receive my bill?

You should contact the Collector's Office at 978-456-4100 (x311, 317, or 318) to request a statement.

### What happens if I do not pay my bill on time?

The payments must be received on or before the due date to avoid interest charges. If payment is not made, the account will begin to accrue interest at the rate of 14% per annum, computed from the date the bill was due. A demand notice will be sent after the fourth quarter due date each fiscal year. A demand fee of \$10.00 will be charged against the account in addition to the interest. If the account remains delinquent after June 30<sup>th</sup> of the fiscal year, a tax lien can be placed on the property and recorded with the Registry of Deeds. A tax lien is the first step in the foreclosure process.

### Why should I pay interest on a late payment if I never received my bill?

Under state law, failure to receive a bill does not affect the validity of the tax or any interest or fines incurred due to late payment. It is the responsibility of the taxpayer to secure his/her tax bill when one is not received. If you do not receive a bill, you must contact the Collector's office at 978-456-4100 (x311, 317 or 318) for a statement. However, you must call before the due date of the bill.

### What do I need to do if my mortgage company pays my taxes?

If a bank or mortgage company escrows your taxes, you must insure that they make timely payments. Most banks use a tax service that will notify them directly of the amount they need to pay for your taxes. However, if you have recently purchased, refinanced, or have a mortgage company that does not use a tax service, it will be up to you to notify them by forwarding your tax bill to them. Your mortgage company can tell you if you need to send them the bill and where to send it.

### What is the Community Preservation Surcharge Amount on my tax bill?

"Insert a link to the Community Preservation Committee page"